

**GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT**

Rural Development Department – “Abhaya Hastham” (IKP pension and insurance scheme) covering women members of IKP SHGs of both rural and urban areas in Andhra Pradesh – Orders – Issued.

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**PANCHAYAT RAJ AND RURAL DEVELOPMENT (RD.II) DEPARTMENT**

G.O.Ms.No. 36

Date:06.02.2009

**ORDER:-**

Government of Andhra Pradesh have undertaken comprehensive eradication of poverty, in rural and urban areas, through the Indira Kranthi Patham programme of empowerment of women, through formation, development and strengthening of women SHGs and their federations. During the last 3 years government is also implementing National Rural Employment Guarantee Scheme, to secure guaranteed wage employment to the rural poor. As a result of these measures, a large number of women and their families in rural and urban areas are enjoying stable livelihoods, increased incomes and better quality of life. While economic growth at household level is an important pre-condition for expanding the scope of Social Security, no less important is the need for adopting special social security policies. The Government regards social security as one of the important factors in improving quality of life and elimination of poverty. The need for income security in their old age, when their ability to earn from their physical labour would have reduced considerably, has been voiced by SHG members in various meetings.

In order to secure dignified life to women and providing income security in their old age when they become old, Government have decided to introduce a co-contributory pension scheme for the SHG women to give them a monthly pension.

**1. Short title and commencement and extent**

- a. This scheme will be called the “Abhaya Hastham” (IKP pension and insurance scheme) covering women members of Self Help Groups (SHGs) in rural and urban areas, promoted by Indira Kranthi Patham (IKP) programme.
- b. This scheme shall come into force with immediate effect.

**2. Objective:**

To provide income and social security to all women SHG members to enable them to lead secure life with dignity.

**3. Eligibility:**

- a. All women who are members of SHGs, in urban and rural areas, promoted by Indira Kranthi Patham, above 18 years of age are eligible. The women member seeking to join the scheme should have been currently an active member of the SHG for a minimum period of one year.

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- b. The member will be required to provide prescribed documents issued by the government or government agencies and recognised as adequate proof of eligibility for the scheme.

#### **4. Salient Features:**

- a. The SHG women have to opt for the Scheme and shall apply to their SHG, and the SHG should through a resolution recommend the case of the member and certify the age of the member.
- b. This scheme is applicable to 1.20 crore urban and rural SHG women in the State.
- c. A member can make a minimum contribution of Rs. 30/- per month or in multiples of Rs. 30/-. The State Government will only contribute Rs. 30/- per month per member, even if the member's contribution is higher than Rs.30/-.
- d. The SHG member will become eligible for monthly pension when she crosses 60 years of age. In the first year of the scheme, monthly pension is payable to all the women enrolled who have crossed 60 years of age.
- e. Each member would become eligible for minimum monthly pension of Rs.500/- or above after attaining the retirement age, depending on the number of years of contribution and quantum of contribution made by the member.
- f. Of the members enrolled into scheme, those who are below 59 years of age will automatically secure coverage under Janasree Bima Yojana, Life Insurance Scheme, without having to pay any premium separately. In the event of natural death of the members, the nominee is entitled to Rs. 30,000/- or Rs. 75,000/- in case of accidental death. In case of permanent disability or partial disability the member is entitled to receive Rs. 75,000/- or Rs.37,500/- respectively. The children of the member studying 9<sup>th</sup> or 10<sup>th</sup> or 11<sup>th</sup> or 12<sup>th</sup> class will receive scholarship amount of Rs. 1,200/- payable in two half yearly instalments.
- g. In addition to the above, in case of death of a member of any age, the nominee is entitled to receive the corpus remaining in the account of the member, contributed by the member, Government and the interest earned on the contributions.
- h. In the event the subscriber defaults for a period of more than 2 years, the subscriber's individual pension account shall be closed and the available contributions of the subscriber and earnings from such contributions in the account shall be transferred to the subscriber.

#### **5. Fund Management:**

The Nodal Implementation Agency will appoint the Life Insurance Corporation of India as Fund Manager. The contributions received shall be transferred to the Fund Manager regularly for investing wisely. The Fund Manager will give half yearly statement of accounts to every member.

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## **6. Pension Payment:**

Every member on crossing 60 years is entitled to receive monthly pension credited to her bank account.

## **7. Implementation:**

- a. Society for Elimination of Rural Poverty (SERP) is the Nodal Implementation Agency (NIA) for this scheme. SERP will enter into a Memorandum of Understanding (MoU) with Life Insurance Corporation of India or any other public sector organization for fund management, management of individual database and pension payouts.
- b. SERP will also appoint implementation support agencies, banks and any other such person or entity responsible for enrolling subscribers, collecting and recording contributions and information from subscribers, transmitting information to Life Insurance Corporation of India.
- c. SERP will develop detailed guidelines for implementation of the scheme.

## **8. Universal coverage of the poorest of the poor:**

It shall be endeavour of the concerned government agencies and SHGs and their federations to ensure universal coverage of all the poorest of the poor particularly land less agricultural labour, labouring classes, people with disabilities, single women and poor S.C./S.Ts., under Abhaya Hastham, by promoting awareness about the scheme and providing handholding support to them to become members of SHGs, if they are outside the fold of SHGs, to eventually induct them into the scheme.

## **9. Auditors:**

The Government shall appoint auditors periodically to verify the records of SHGs, Village Organisation, Mandal Samakhya, Zilla Samakhya and SERP.

## **10. Advisory Board:**

The Government shall constitute Advisory Board consisting of officials, experts and Self Help Group members to advise on implementation of the scheme.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

K. RAJU,  
Principal Secretary to Government (RD)

To  
All the District Collectors  
All the Project Directors of DRDAs  
The Principal Secretary, Social Welfare Department  
The Principal Secretary, Women Development, Child Welfare and  
Disabled Welfare Department

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The Principal Secretary, Industries & Commerce Department  
The Principal Secretary, Municipal Admn. & Urban Development Department  
The Principal Secretary, PR & RWS, PR & RD Department  
The Chief Executive Officer, SERP, AP Hyderabad.  
The Commissioner, Rural Development  
The Commissioner, Panchayat Raj, AP Hyderabad  
The Commissioner Social Welfare Department  
The Commissioner, Disabled Welfare Department  
The Commissioner, Handlooms & Textiles Department  
The Commissioner, Municipal Administration.  
The Director of Treasuries of Accounts, Hyderabad

**Copy to:**

All the District Treasury Officers in the State  
The Accountant General, A.P., Hyderabad  
The Special Secretary to Chief Minister  
The PS to Chief Secretary to Government  
The PS to Minister, RD and RWS  
The PS to Minister, Social Welfare  
The PS to Minister, WD, CW & DW  
The PS to Minister, Industries  
The PS to Minister, Municipal Administration  
The PS to Principal Secretary (RD)  
The Web Manager, Rural Development Website,  
O/o the Commissioner (RD)  
PR & RD Department.  
SF/SC.

//FORWARDED :: BY ORDER//

SECTION OFFICER